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THE ISSUE OF FAIR HOUSING

The U.S. Department of Housing and Urban Development (HUD) requires each entitlement jurisdiction to certify that it is in compliance with the Consolidated Plan Final Rule, published in the Federal Register (24 CFR91.225). The Consolidated Plan is a document prepared by the Harris County Community and Economic Development and serves as:

- A housing and community development planning document;
- A strategy to be followed in carrying out HUD programs;
- An action plan that provides a basis for assessing performance; and
- An application for the County for the following HUD grant programs:
 - The Community Development Block Grant (CDBG)
 - The HOME Investment Partnerships (HOME)
 - American Dream Downpayment Initiative (ADDI)
 - The Emergency Solutions Grants (ESG)

The Fair Housing Act of 1968 required that all HUD programs be administered in a manner that will, “affirmatively further fair housing.” Although the Analysis of Impediments to Fair Housing Choice (AI) itself is not directly approved or denied, it is a HUD-mandated document. As such, the Consolidated Plan requires each entitlement jurisdiction to show its commitment to affirmatively furthering fair housing choice by:

- Conducting an Analysis of Impediments to Fair Housing Choice;
- Taking appropriate actions to overcome the effects of impediments identified through that analysis; and
- Maintaining records that reflect the analysis and actions.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the affect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Subsequently, the Analysis of Impediments document is the HUD established measure of fair housing for CDBG grantees and is intended to serve as:

- A comprehensive review of the City’s law, regulations, administrative policies, procedures and practices with regard to fair housing in Harris County;
- As assessment of how those laws, regulations, policies, and procedures affect the location, availability, and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

2008 ANALYSIS OF IMPEDIMENTS

HUD's directive is that the Analysis of Impediments serve as the substantive, logical basis for fair housing planning and provide essential and detailed information to policy makers, administrative staff, housing providers, lenders and fair housing advocates. In its Fair Housing Planning Guide, HUD emphasizes that although the grantee's Affirmatively Further Fair Housing (AFFH) obligations arises in connection with the receipt of Federal funding, its AFFH obligation is not restricted to the design and operation of HUD-funded programs at the state or local level. The AFFH obligation extends to all housing-related activities in the grantee's jurisdiction area whether publicly or privately funded.

In addition, HUD believes the AI should assist in building public support for fair housing efforts both within the Harris County service area and beyond. According to HUD, the principles embodied in the concept of "fair housing" are fundamental to healthy communities, and communities must be encouraged and supported to include real, effective fair housing strategies in their overall planning and development process, not only because it is the law, but because it is the right thing to do.

In compliance with HUD's directive, Harris County is committed to promoting fair housing choice in an affirmative manner. The commitment was demonstrated in 1996, when the county conducted its initial Analysis of Impediments (AI) to Fair Housing Choice. The 1996 AI demonstrated that the County has taken affirmative steps to further fair housing and identified additional action steps that the County would implement to improve fair housing choices.

Furthermore, as of March 2003, Harris County created an independent Harris County Housing Authority to provide housing assistance to low-income residents of Harris County. The Authority is a public nonprofit organization with the appointment of five board members. The Authority is committed to providing service improvements, and establishing objectives that affirmatively further fair housing through newly set goals as outlined in the PHA and Annual Plan. One of the goals is to establish a systematic method of handling fair housing complaints.

This document serves as an update to the 2003 Analysis of Impediments. Overall, the updated analysis indicated that the County is committed in its efforts to avoid systematic impediments to fair housing. The updated analysis has been revised to address additional barriers, opportunities and action steps to further fair housing choice in Harris County.

DEMOGRAPHIC PROFILE OF HARRIS COUNTY (2000 CENSUS)

Population

The Bureau of the Census calculates Harris County's 2000 population at 3,400,578 and estimates the 2006 population to be 3,886,207. At this population, Harris County continues to be the third-largest county in the United States. Between 1990 and 2000, Harris County's population grew by almost 21 percent; the second fastest growth rate among the ten largest counties in the U.S. Harris County's population continues to lead growth among the ten largest counties in the U.S.

More significant, is the change in the proportion of total growth in the region. Specifically, population growth between 1990 and 2000 is in dynamic contrast to the growth that occurred between 1980 and 1990. Figures 3.1 and 3.2 show a 31 percent decrease in the proportion of population growing in the unincorporated areas, likewise growth in the surrounding counties and the incorporated areas of Harris County increased by 5 percent and 26 percent, respectively.

Figure 3.1 Population Growth, 1980-1990

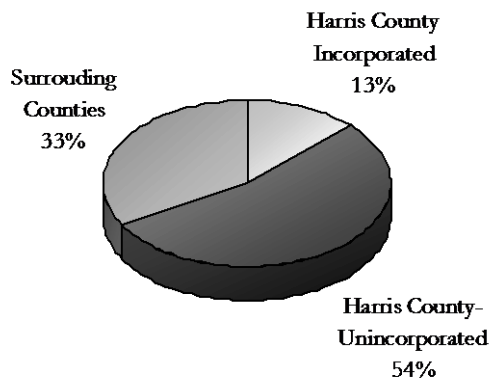
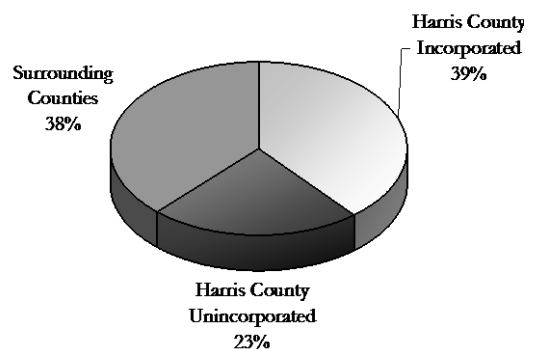


Figure 3.2 Population Growth, 1990-2000



Source: 1990 – 2000 Census of Population and Housing, Bureau of the Census

Between 1990 and 2000 the incorporated areas experienced a much higher growth rate than the unincorporated area. The incorporated area accounted for about 62 percent of the growth in Harris County, when the population of the unincorporated area grew from 832,161 to 1,053,101, a 26.56 percent increase. At the same time, the population of the incorporated area grew from 1,986,104 to 2,347,477, an 18.19 percent increase. At a regional level Harris County accounted for 59 percent of the growth (regions increased by 824,542 persons) in the region between 2000 & 2006

Table 3.1 Growth in Harris County Compared, 1990-2000

| | 1990 Population | 2000 Population | Change, 1990-2000 |
|---------------------|-----------------|-----------------|-------------------|
| Harris County | 2,818,199 | 3,400,578 | 20.66% |
| Incorporated Area | 1,986,104 | 2,347,477 | 18.19% |
| Unincorporated Area | 832,095 | 1,053,101 | 26.56% |
| CSD Service Area | 1,002,969 | 1,237,055 | 23.33% |

Source: 1990 & 2000 Census of Population and Housing, Bureau of the Census, Population Estimates for States, Counties, Places, and Minor Civil Division: Annual Time Series, July 1, 1990 to July 1, 1998, Bureau of the Census

Households and Families

In 2000, the Bureau of Census reported 1,331,175 households in Harris County. According to this number, households in Harris County increased by 2.55 percent between 2000 and 2006, a much lower rate of growth than the 21 percent increase in population, indicating that the number of persons per household has increased. In 2006, approximately 2.9 persons lived in the average Harris County household, a slightly larger size than the 2.81 persons in 2000.

Figure 3.3 Households by Family Type, 2000

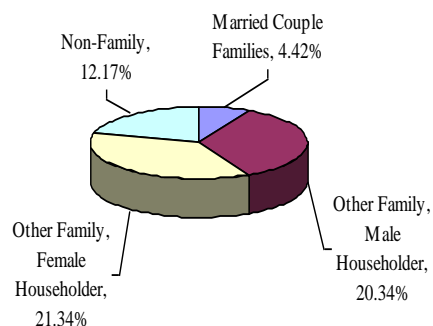
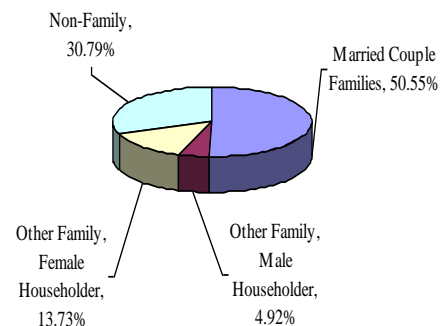


Figure 3.4 Households by Family Type, 2006



Source: Census of Population and Housing

According to 2000 Census numbers, married couple families represent just over half of all household types. Generally speaking, the presence of married couple households, especially those with children, is an indicator of community and household stability. In 2006, this category of households made up 47 percent of all households in Harris County which shows a decrease from 2000.

According to the census, there is an increase in the number and proportion of non-traditional family households. All of these household types grew faster than total households. Most

significant is the increase in the number of male and female householders. These households grew by 20.34 and 21.34 percent respectively between 2000 and 2006, accounting for 224,844 (in 2000) and 272,231 (in 2006) households in Harris County. Non-family households—single persons living alone—not only grew faster than total household growth but also grew faster than total family growth but also grew faster than all family households, increasing by 53.65 percent between 2000 and 2006. (Table 3.2)

Table 3.2 Household Growth According to Family Type, 2000-2006

| Household Type | 2000 | 2006 | Percent Change, 2000-2006 | Number Change, 2000-2006 |
|----------------------------------|-----------|-----------|---------------------------|--------------------------|
| Married Couple Families | 609,446 | 636,368 | 4.42% | 26,922 |
| Other Family, Male Householder | 58,347 | 71,417 | 20.34% | 12,070 |
| Other Family, Female Householder | 165,497 | 200,814 | 21.34% | 35,317 |
| Non-Family | 371,226 | 416,420 | 12.17% | 45,194 |
| Total Family Households | 834,290 | 908,599 | 8.91% | 74,309 |
| Total Households | 1,205,516 | 1,325,019 | 9.91% | 119,503 |

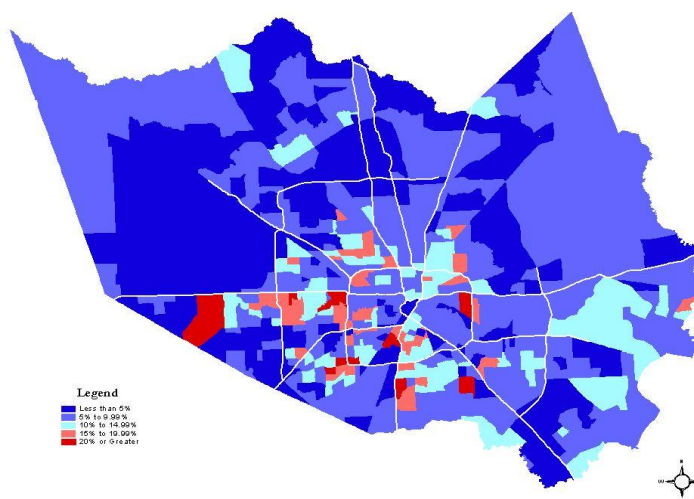
Source: 1980, 1990, 2000 & 2006 Census of Population and Housing, Bureau of the Census

Age

Compared to the United States as a whole, Harris County is home to a relatively young population. While 14.1 percent of the U.S. population is 65 years of age or older, in Harris County persons 65 years and over comprise only 7.36 percent of the population in 2000. Similarly, 25.9 percent of the U.S. population is below 18 years, compared to 28.88 percent in Harris County. In fact, Harris County's population could be described as the youngest of the 10 largest counties in the country, with the highest percentage of persons below 18 years and the lowest percentage of persons 65 years or older.

While Harris County may be described as relatively young in comparison to other counties, the population is aging. The baby boom generation, those born between 1946 and 1964, made up 27 percent of the Harris County population in 1990. According to 2000 figures this group now comprises more than 29 percent of the total population. This

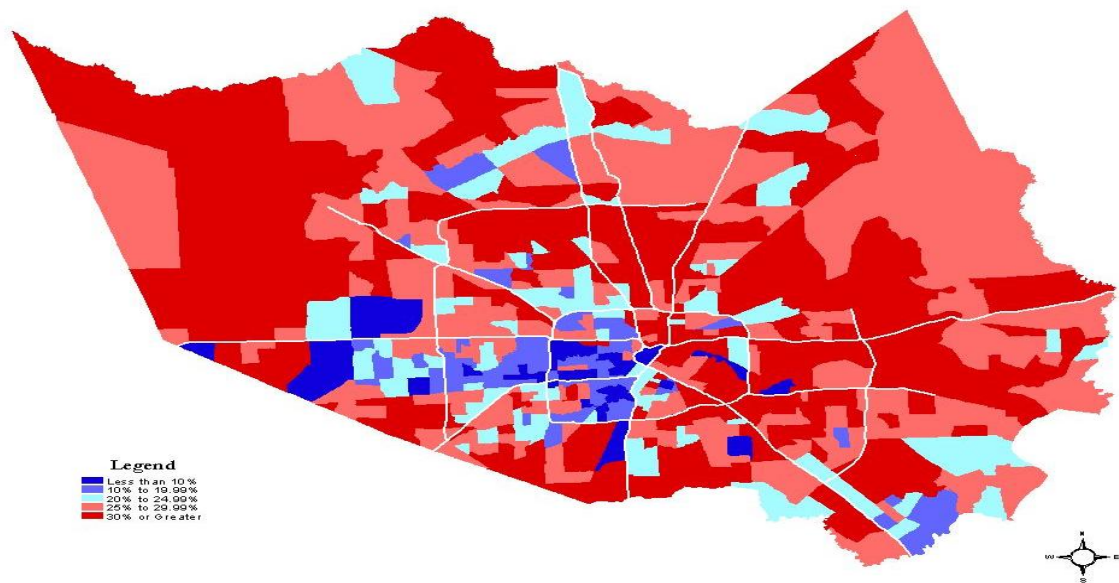
Map 3.1 Age, Percentage 65 Years & Older in 2000, According to Census Tract



Source: 2000 Census of Population and Housing, Bureau of the Census

group is also responsible for the increase in median age over the last ten years. Currently median age for Harris County is 30.5. The population will continue to steadily age as baby boomers near 65 years of age; by 2030 one out of six persons (16.8 percent) will be over 65 compared to the 7.7 percent in 1998.

Map 3.2 Age, Percentage 17 Years & Younger in 2000, According to Census Tract



Source: 2000 U.S. Census

Map 3.2, Age, Percentage 17 Years & Younger in 2000, shows the exact opposite of Map 3.1. A large majority of the population less than 17 years of age resides within the unincorporated areas of the county.

Race and Ethnicity

For Harris County, population growth, particularly minority population growth, is expected to mirror the state. The Asian and Hispanic populations are projected to continue to experience rapid growth while other racial groups—particularly Whites—will show little growth.

The Hispanic and Asian communities experienced explosive growth between 2000 and 2006. These populations experienced a 72 percent and 131 percent growth rate respectively between 1980 and 1990. According to 2000 numbers, these racial groups are continuing to grow at a rapid rate. Between 2000 and 2006, the Hispanic community experienced a 32.6 percent change, increasing to 1,484,311 persons, representing 38.2 percent of the total Harris County population.

Likewise, the Asian population grew by 20.4 percent, increasing to 280,395 persons, representing 5.4 percent of the total county population.

The White population also decreased from 1,432,264 to 1,427,587. The Black communities grew at a modest pace, experiencing a 15.5 percent change, increasing from 619,694 to 715,627, and representing 18.4 percent a total of the total county population. The new category is called two or more races, and accounts for .78 percent of the total Harris County population.

Table 3.3 Ethnicity in Harris County, 1990-2006

| | 1990 Population | Percent | 2000 Population | Percent | 2006 Population | Percent |
|-------------------------|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|
| White | 1,533,307 | 54.4% | 1,432,264 | 42.12% | 1,427,587 | 36.73% |
| Black | 532,735 | 18.9% | 619,694 | 18.22% | 715,627 | 18.41% |
| Hispanic | 634,648 | 22.5% | 1,119,751 | 32.93% | 1,484,311 | 38.19% |
| Asian | 113,314 | 4.0% | 173,026 | 5.09% | 208,395 | 5.36% |
| Other | 4,195 | 0.1% | 12,994 | 0.38% | 20,109 | 0.52% |
| Two or More Races*** | *** | *** | *** | *** | 30,178 | 0.78% |
| Total | 2,818,199 | 100% | 3,400,578 | 100% | 3,886,207 | 100% |

***Category was not available for 1990 & 2000 Census'

Source: 1990, 2000 & 2006 Census' of Population and Housing, Bureau of the Census

Growth in the minority population is a key factor in overall population growth of Harris County. According to 2006 Census numbers, the minority population represents more than half of the county population. Between 2000 and 2006 the minority proportion of the total population increased from 25 percent. This percentage represents an increase of 490,306 persons between 2000 and 2006.

Income

According to the 2006 Census numbers, the median household income in Harris County is \$47,129. This represents a 10.6 percent increase since 2000. Between 2000 and 2006 households earning more than \$50,000 increased by 21.6 percent.

Table 3.4 Harris County Household Income, 2006

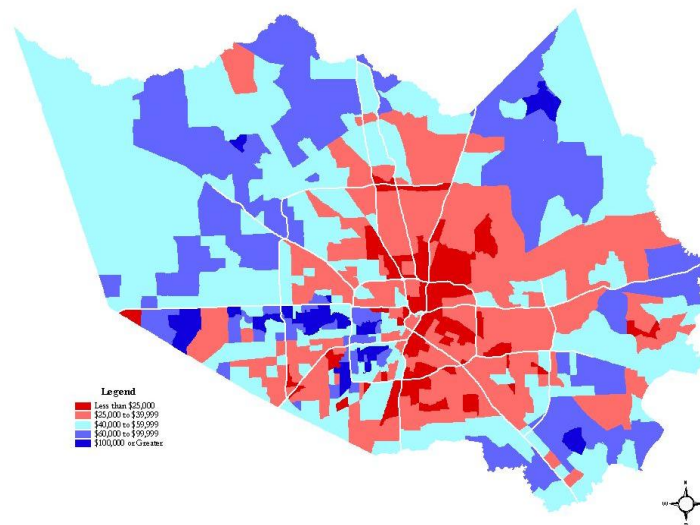
| Income Range | 2000 | 2006 |
|------------------------|--------|--------|
| Less than \$9,999 | 9.21% | 7.84% |
| \$10,000 to \$14,999 | 5.71% | 5.49% |
| \$15,000 to \$24,999 | 12.60% | 12.26% |
| \$25,000 to \$34,999 | 13.23% | 11.66% |
| \$35,000 to \$49,999 | 16.15% | 15.26% |
| \$50,000 to \$74,999 | 18.41% | 17.56% |
| \$75,000 to \$99,999 | 10.34% | 10.98% |
| \$100,000 to \$124,999 | 5.91% | 7.20% |
| \$125,000 to \$149,999 | 2.91% | 3.90% |
| \$150,000 or more | 5.54% | 7.85% |

Source: 2000 & 2006 Census' of Population and Housing, Bureau of the Census

Map 3.2, *Median Household Income in 2000*, shows geographic distribution of household income in Harris County. It shows that concentrations of higher income households located in the west, southwest, northwest, far northeast and far southeast. Generally, lower income households are located in the eastern portion of the county.

Contrary to household income increases and coupled with racial income disparities is the increase and projected growth of low- and moderate-income persons and households. Low- and moderate-income persons are defined as persons residing in households earning less than 80 percent of the area Median Family Income (MFI).

Map 3.3, Median Household Income in 2000



Source: 2000 Census of Population and Housing, Bureau of the Census

For the purpose of determining the number of low-persons, the U.S. Department of Housing and Urban Development (HUD) divides households into five income groups:

- **Extremely Low income** (0 to 30 percent of the area MFI);
- **Very Low Income** (31 to 50 percent of area MFI);
- **Low Income** (51 to 80 percent of area MFI)
- **Middle Income** (81 to 95 percent of area MFI); and
- All other households (greater than 95 percent of area MFI)

Harris County FY 2007 Income Limits

| | |
|--------------------------------------|-----------------|
| FY 2007 Median Family* Income | \$57,300 |
| Extremely Low-Income (30% MFI) | \$18,300 |
| Very Low-Income (50% of MFI) | \$30,500 |
| Low-Income (80% of MFI) | \$48,800 |

**Based on a family of four*

Source: FY 2007 Income Limits, U.S. Department of Housing and Urban Development

In 1995, HUD reported 270,601 very low-, low-, and moderate-income persons within the CSD service area according to *1995 Annual Update for the 1990 Low- and Moderate-Income Summary Data (LMISD)*. Between 1989 and 1995 the proportion of low- and moderate income persons in the CSD service area increased only slightly.

Unlike the slight growth in the proportion of low- and moderate-income persons, low- and moderate-income households are projected to experience significant increases over the next few years. By 2002, HUD projects that 41 percent of all Harris County households will qualify as extremely low-, very low- and low-income according to *2002 Consolidated Housing Affordability (CHAS) Table 1c*. This represents 498,715 low-income households. Of this number, 136,764 households will reside within the CSD service area, a 44.1 percent increase in low-and moderate-income households from 1990. (Table 3.5)

Table 3.5 Low- Income Households, 1990-2002 (CSD Service Area)

| | 1990 | | 2002 | | Percent Change, 1990-2002 | |
|------------------|---------|---------|---------|---------|---------------------------|---------|
| | Total | Elderly | Total | Elderly | Total | Elderly |
| 0 to 30% MFI | 23,539 | 5,992 | 35,572 | 9,723 | 51.1% | 62.3% |
| 31 to 50% MFI | 24,465 | 4,912 | 35,636 | 7,938 | 45.7% | 61.6% |
| 51 to 80% MFI | 46,887 | 5,680 | 65,554 | 8,738 | 39.8% | 53.8% |
| Total Low Income | 94,891 | 16,584 | 136,762 | 26,398 | 44.1% | 59.2% |
| Total Households | 346,460 | 18,449 | 419,045 | 40,606 | 21.0% | 120.1% |

Source: 1990 & 2002 Consolidated Housing Affordability (CHAS) Table 1C, U.S. Department of Housing and Urban Development

The proportion of low- and moderate-income households is projected to increase by 5.2 percent between 1990 and 2002. Figures 3.5 and 3.6 show the proportion of low -income persons in 1990 and 2002.

Figure 3.5 Low- and Moderate- Income Households, 1990

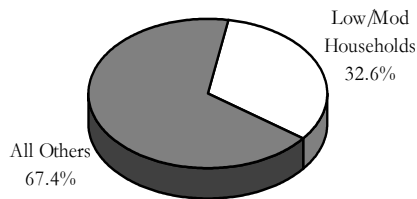
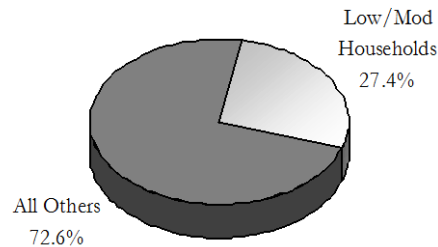


Figure 3.6 Low- and Moderate-Income Households, 2002



Source: 1990 & 2002 Consolidated Housing Affordability (CHAS) Table 1C, U.S. Department of Housing and Urban Development

Geographic analysis of low- and moderate-income areas indicates that low- and moderate-income persons are most likely to reside in the eastern portion of the county. *The Harris County CSD Target Area Map* shows areas where more than 51 percent of population earns less than 80 percent of the MFI.

Employment

In 2006, there were 1,989,130 persons 16 years and older in the Harris County labor force, this number represents a 44.8 percent in the labor force. Of that 44.8 percent in the labor force, 56.6 percent are employed and 7.5 percent are unemployed. The unemployment rate in December 2002 was 6.3 percent, according to the Texas Workforce Commission (TWC). Among the most common occupations in Harris County were: Management, professional and related occupations; Service occupations; Sales and office occupations; Farming, fishing, and forestry occupations; Construction, extraction, maintenance and repair occupations and Production, transportation, and material moving occupations. When compared to the state of Texas and the nation, Harris County had a similar composition of occupations in 2006. Managerial, professional and related specialty occupations comprised the greatest proportion, at 34.8 percent.

Table 3.6 Percentage of Employment by Occupation for 2006, Harris County, Texas and US

| Occupation | 2000 | 2002 | 2006 |
|--|---------|---------|---------|
| Management, professional, and related occupations | 533,406 | 579,170 | 593,419 |
| Service occupations | 241,725 | 238,552 | 297,368 |
| Sales and office occupations | 446,409 | 437,357 | 466,462 |
| Farming, fishing, and forestry occupations | 3,179 | 681 | 1,692 |
| Construction, extraction and maintenance occupations | 195,106 | 219,264 | 235,768 |

| Occupation | 2000 | 2002 | 2006 |
|---|---------|---------|---------|
| Production, transportation, and material moving occupations | 223,709 | 209,708 | 243,882 |

Source: 2000 U.S. Census, Bureau of the Census

Labor Force

An increasingly sophisticated labor market requires a skilled workforce, and educational attainment is an important indicator of potential economic growth. The Texas Workforce Commission projected that, by the year 2006, professional and technical occupations would account for 20 percent of all jobs in the state. The number of workers available, along with their education, skills and training, influence the type of business that will locate in an area.

The area's fastest growing groups -- women, racial and ethnic minorities -- typically have below average educational attainment. The lack of skill and education is reflected in the concentration of workers in certain occupations. Female workers are concentrated mainly in sales and office occupations. Male workers are concentrated in the construction, extraction, maintenance, and repair occupations. Women made up 37.9 percent of the labor force, and men made up 62.1 percent of the labor force.

Table 3.7 Females-Presence of Own Children by Employment Status, 2006

| Presence of Own Children < 18 Years by Employment Status for Females 20 to 64 Years | Under Age 6 only | Under 6 Years and 6 to 17 Years | 6 to 17 Years | No Children Under 18 Years |
|--|---------------------|---------------------------------------|------------------|----------------------------------|
| Total | 91,377 | 105,791 | 242,861 | 726,040 |
| In labor force | 52,862 | 55,665 | 174,555 | 522,003 |
| % in labor force | 57.85% | 52.62% | 71.87% | 71.90% |
| Employed or in Armed Forces | 47,555 | 49,242 | 161,559 | 480,613 |
| % Employment or in Armed Services | 52.04% | 46.55% | 66.52% | 66.20% |
| Unemployed | 5,307 | 6,423 | 12,996 | 41,390 |
| % Unemployed | 10.03% | 11.54% | 7.45% | 7.93% |
| Not in Labor Force | 38,515 | 50,126 | 68,306 | 204,037 |
| % Not in labor force | 42.15% | 47.38% | 28.13% | 28.10% |

Source: American Community Survey, 2006

Table 3.8 Occupational Distribution for Males and Females, 2006

| Occupation | Male | Female |
|---|-------|--------|
| Managerial/Professional specialty | 50.4% | 49.6% |
| Service occupations | 44.3% | 55.7% |
| Sales and office occupations | 39.9% | 60.1% |
| Farming, fishing, and forestry occupations | 82.8% | 17.2% |
| Construction, extraction, maintenance, and repair occupations | 97.1% | 2.9% |
| Production, transportation, and material moving | 73.3% | 26.7% |

| | | |
|-------------|--|--|
| occupations | | |
|-------------|--|--|

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2000

Table 3.9 Percentage of Employment by Industry, 2000-2006

| Industry | % in 2000 | % in 2006 |
|---|-----------|-----------|
| Agriculture, forestry, fishing and hunting, and mining | 2.23% | 2.0% |
| Construction | 8.74% | 11.0% |
| Manufacturing | 11.75% | 10.0% |
| Wholesale trade | 4.90% | 4.0% |
| Retail trade | 11.05% | 10.0% |
| Transportation and warehousing, and utilities | 6.79% | 6.0% |
| Information | 2.31% | 2.0% |
| Finance, insurance, real estate and rental and leasing | 7.02% | 7.0% |
| Professional, scientific, management, administrative, and waste management services | 12.54% | 13.0% |
| Educational, health and social services | 17.03% | 17.0% |
| Arts, entertainment, and recreation | 7.21% | 8.0% |
| Other Services (except public administration) | 5.50% | 6.0% |
| Public administration | 2.91% | 3.0% |

Source: U.S. Census Bureau, Census 2000

As table 3.9 represents out of the 1,545,933 persons working in Harris County the largest percentage of workers is represented by the educational, health, and social service industry with 17.03 percent followed by Professional, scientific, management, administrative, and waste management services industry with 12.54 percent. The Texas Industry Profiles represents industries with prominent international exposure, such as oil and gas, petroleum and plastics, and engineering and construction services. These industries felt the impact of recessions in Asia and Latin America, and are just now starting to reap the fruits of improvements abroad. Also, present those that maintain a large domestic focus, which enjoy the stimulus of the ongoing national expansion that has helped the growth of Houston's economy.

According to the Texas Workforce Commission, in the foreseeable future, jobs in services and government will lead the region's workforce growth. Government employment should be driven by population growth and by demands for services in the areas of education, social services and criminal justice. The most rapid growth should be in the field of health and business services.

At the regional level, job growth has occurred in the low pay, low skill or high pay, high skill occupations. Two of the fastest growing employment fields are business services and engineering/managerial services. Business services pay below-average wages, while engineering/managerial services pay some of the highest wages (with average earnings nearly twice the regional average). The Harris County area also has a large service sector, much of which is supported by health services employment at large hospitals, medical schools and medical research centers. Seven out of 10 jobs in the Harris County area are in service-producing industries.

Education

Educational attainment is an important determinant of the earning potential of individuals. Communities with higher concentrations of educated workers tend to exhibit higher levels of income and are better able to contribute to the socio-economic well-being for all residents. Further, a population with highly skilled, specialized employees is a critical factor influencing opportunities for attracting new business development to Harris County and achieving greater economic diversification.

Table 3.10 School Enrollment, 2000-2006

| School Enrollment | 2000 | 2006 | % Change |
|------------------------|---------|-----------|----------|
| Nursery/preschool | 59,191 | 73,090 | 23.5 |
| Kindergarten | 54,191 | 66,605 | 22.9 |
| Elementary grade 1-4 | 235,937 | 253,256 | 7.34 |
| Elementary grade 5-8 | 213,617 | 235,132 | 10.1 |
| High School | 203,374 | 236,914 | 16.5 |
| College, undergraduate | 139,021 | 184,350 | 32.6 |
| Graduate, professional | 38,854 | 37,841 | -2.68 |
| Total Enrollment | 944,185 | 1,087,188 | 15.15 |

Source: 1990 & 2000 Census' of Population and Housing

People 25 years and older with at least high school diplomas increased 34.48 percent with the largest percent change from 2000-2006. Twenty-seven percent of Harris County residents had a bachelor's degree or higher attainment in 2000 and 2006. Over six years more persons reported having obtained their high school diploma, but less persons obtained some college education or degree overall.

Table 3.11 Educational Attainment, 2000-2006

| Educational Attainment | 2000 | 2006 | Percent Change |
|---------------------------------|---------|---------|----------------|
| No High School Diploma | 524,422 | 565,328 | 7.80% |
| High School Diploma Only | 447,295 | 601,503 | 34.48% |
| Some College | 440,747 | 458,520 | 4.03% |
| Associate degree | 98,048 | 126,663 | 29.18% |
| Bachelor's degree | 370,465 | 421,238 | 13.71% |
| Graduate or Professional degree | 186,422 | 218,168 | 17.03% |

Source: 2000 U.S. Census and American Community Survey, 2006.

Figure 3.7 Educational Attainment, 1990

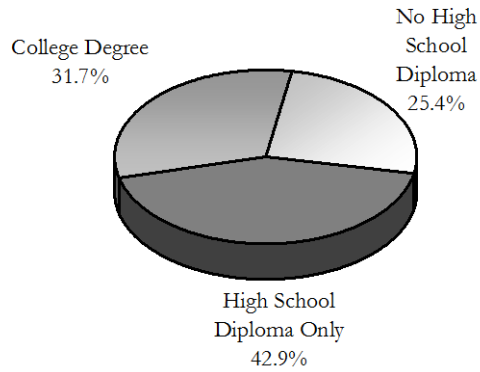
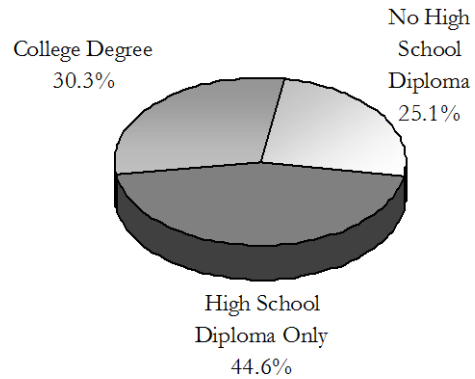


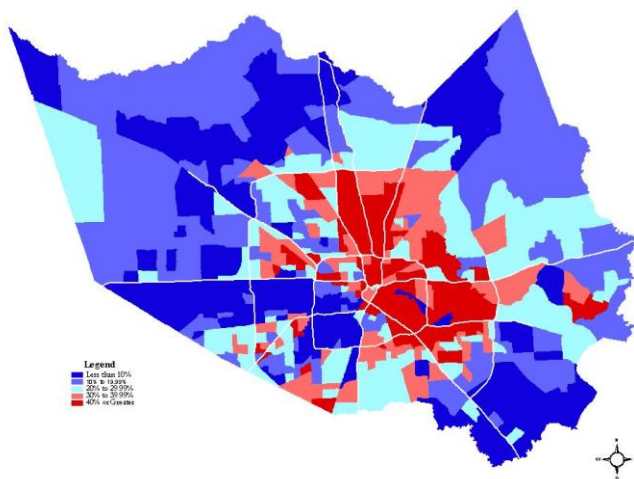
Figure 3.8 Educational Attainment, 2000



Source: 1990 & 2000 Census' of Population and Housing

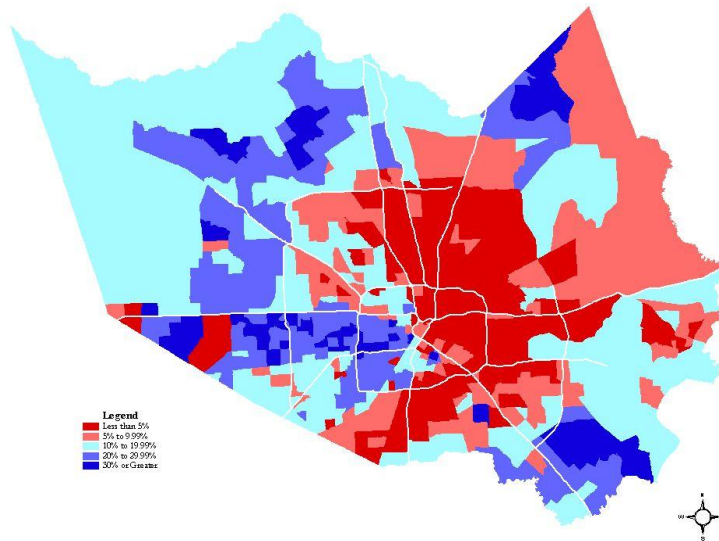
Geographic analysis of educational attainment illustrates concentrations throughout the county of highly educated and under educated communities. As seen in *Map 3-4, Percent of Persons with College Degree in 2000*, areas of high education occur mainly in the western portion of the county. A further demonstration of the low educational attainment common in many Harris County communities can be seen in *Map 3-5, Percent of Persons with No Diploma in 2000*, which shows the proportion of persons with no diploma.

Map 3.4 Percent of Persons with a College Degree in 2000



Source: 2000 Census' of Population and Housing

Map 3.5 Percentage of Persons with no Diploma in 2000



Source: 2000 Census' of Population and Housing

Public Transportation

Harris County continues to experience significant growth. With growth come additional strains on an already burdened transportation system. Though Harris County does have a public transportation system, primarily in the form of Metropolitan Transit Authority (METRO) buses, many people who are unable to afford a vehicle find mobility within the County extremely difficult. The Texas Transportation Institute report entitled “Urban Travel in the Houston-Galveston Area”, found that many low-income residents of Harris County must utilize the public transportation for daily mobility.

The report, which included a study of ridership with METRO, found that the average household size for transit users was 3.6 persons and the average annual household income for transit users was \$24,500. The report also found that the average number of vehicles available to transit user households was less than one (0.9). The average age for transit users was 33, and the majority of transit users were female (59%), and almost half of all transit users were African-Americans. The second largest groups of transit users were Hispanic and white/non-Hispanic. Over 75 percent of the transit users surveyed use the system five or more days per week. The average wait time to board a bus was over eleven minutes, while the primary mode of travel to access a bus stop for boarding purposes was to walk.

Some of the conclusions made by the report regarding the areas transportation system include:

- An average household in the region has 2.67 persons, 1.29 employed persons, 1.7 persons with a drivers license, 1.8 vehicles available, an annual income of \$48,000 and generates over 9 trips per day.

- Households within the region generate over 14 million trips per day during the week, resulting in over 88 million vehicle miles of travel each day. This represents about 83 percent of the daily vehicle miles of travel that occurs within the region.
- The mobility provided by the transportation system has improved since 1984. Non-work trips have increased in terms of average trip length but average speeds have improved by nearly 9 percent between 1984 and 1995.
- The number of commercial vehicles operating in the region on a daily basis is 150,000. These vehicles generate 972,000 vehicle trips and 10.7 million vehicle miles of travel each day. More than half of the commercial vehicle trips were for delivery purposes, but 17 percent of the vehicle trips were reported as carrying no cargo.
- There are 237,000 vehicles that enter or leave the region each day, nearly 16 percent of these are commercial vehicles. The vehicle miles of travel within the region produced by vehicles that begin or end their trip outside the region is 8.7 million.
- Nearly 232,000 daily trips are made on public transportation systems during the week. Transit users come from households that are much larger in size (3.6 persons) than the region as a whole. Their annual household income is half that of the region's average and they have on average less than one vehicle available to the household for travel.
- Home based work trips account for 55 percent of transit trips; however, represent only 19 percent of all travel.

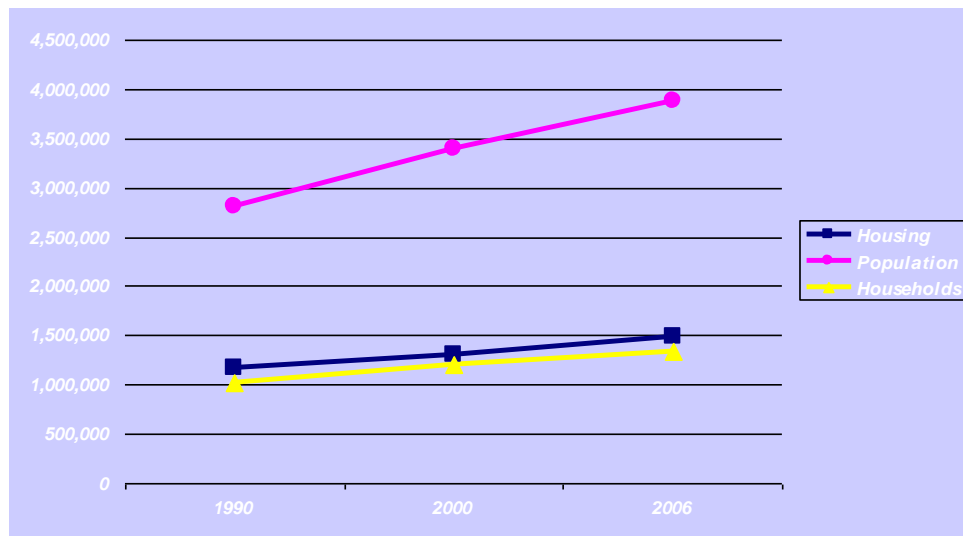
In its report entitled "Goals for Tomorrow: A Comprehensive Planning Framework for the Houston-Galveston Area Council" (1998), the Houston Galveston Area Council finds that population growth in the area will require major transportation investments to maintain an acceptable level of mobility for residents and provide for efficient goods movement. Harris County supports and incorporates into its Consolidated Plan, the following goals for the areas transportation system:

- Efficient movement of people and goods
- An environmentally responsible system
- Active citizen involvement
- A cost effective and affordable transportation system, especially in Eastern Harris County

Housing

In 2000, Harris County was the third-largest county in the United States in housing, with an estimated 1,298,130 housing units. Between 1990 and 2000, housing in Harris County is up from a 1990 total of 1,173,808. Between 1990 and 2000, total housing grew by 10.6 percent, increasing by an estimated total of 124,322 units. Between 1990 and 2000 population growth occurred at a slightly higher rate of 20.7 percent than housing growth, indicating a slight increase in the number of persons living in each housing unit. Household growth also grew faster than housing growth between 1990 and 2000 indicating that not only are more persons living in each housing unit but there are also more households per housing unit. Figure 3.9, Harris County Housing and Population Growth, 1990-2006, shows that population and household growth has outpaced housing growth in Harris County.

Figure 3.9 Harris County Housing, Population, and Household Growth, 1990-2006



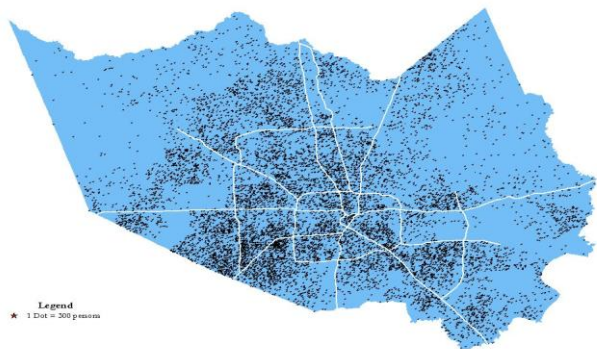
Source: 2000 Census of Population and Housing

Housing construction in Harris County has been dynamic over the last 20 years. Permitting activity plummeted in 1985 after an enormous housing development boom, and began to slowly grow again through 2000. Population growth coupled with a strong economy in the late 1990s caused a strong upsurge in the construction of new housing in Harris County by 2000. Permitting activity plummeted in 1985 after an enormous housing development boom, and began to slowly grow again through 2006. Population growth coupled with a strong economy in the late 1990s caused a strong upsurge in the construction of new housing in Harris County by 2006. Between 1990 and 1999, 113,842 residential building permits were issued. From 2000 and 2006, Harris County issued 181,376 residential building permits.

Single Family Units

According to the 2006 American Community Survey (ACS), single-family housing units represented 63.5 percent of the total housing stock in Harris County, an estimated 844,925 units. This number represents a 0.74 percent increase in single family units since 1990.

Map 3.6 Housing Density, Single-Family Units in 2000



Geographically, single-family housing is primarily concentrated in the central and southwestern portions of Harris County. Map 3.6 Housing Density, Single-Family Units in 2000 illustrates these concentrations. According to the Harris County Appraisal District, there are approximately 316,115 single-family units located in the unincorporated area of Harris County. This represents 25.6 percent of the total housing stock located in Harris County.

As indicated by the increase in total residential building permits, construction of single-family housing has seen steadily growth since 2000. Between 2000 and 2006, 181,367 building permits were issued for single-family residential units compared to 116,031 between 1990 and 1999, a 56.3 percent increase. However, housing experts predict a slowdown of between 15 and 20 percent in new home starts in 2007 (MetroStudy, 2007).

Demand for single-family housing units, particularly in move-up, up-scale, and master-planned communities, continues to spur the construction of housing in Harris County. As the population in Harris County continues to grow it is expected to continue to significantly impact the demand for residential housing units. In addition, it is common for homes to be sold before ground is broken for construction. This trend is projected to curb slightly but will not relent in the near future.

Houston's current median price of a home is \$157,000 which is 30.4 percent less than the national median price, which reached \$228,600 in July, according to statistics released by the National Association of Realtors. These data continues to show the tremendous value and lower cost of living afforded to Houstonians. Additionally, total sales for single-family homes in Houston/HC in August 2007 came in at 7,014, which was 1.2 percent lower than in August 2006.

Multi-Family Units

Multi-family housing represented 33.6 percent of the total housing in Harris County in 2006. There are an estimated 447,275 multi-family housing units in Harris County. Similar to the rise of single family residential, the increase in the construction of multi-family housing developments in Harris County is described as a "boom time" for the apartment industry. There was an estimated 33.6 percent of the multi-family housing units added to the housing stock by 2006 according to 2006 American Community Survey, U.S. Census Bureau.

CDS Market Research puts the 2006 multi-family starts at 16,125, up from 11,080 in 2005 which is the highest level in three years (refer to table 3.31). CB Richard Ellis reports that 12,536 units were completed in 2006, and that the number of leased units declined by 5,238. The firm expects another 9,200 units, of which 40 percent are affordable housing for seniors, to be completed in 2007. Year-end occupancy stood at 89.1 percent, down rough two percentage points on the year as some who fled to Houston/HC from Hurricane Katrina in 2005 returned to Louisiana.

Occupancy and Tenure

Homeownership is generally a significant indicator of the stability of a community. It lends itself to pride, security and community involvement in an area. The percentage of Harris County households that have achieved homeownership is significantly less than the national average. In 2006, approximately 65.2 percent of all occupied units in Texas are owner-occupied. In Harris County, 58.3 percent of all occupied units are owner-occupied, which shows a slight increase from 55.3 percent in 2000.

Housing in Harris County is by no means scarce. Driven by a high demand, the housing market is experiencing an increase in the development and construction of both single-family and multi-family housing units. Geographically, occupancy statistics resemble those for housing type.

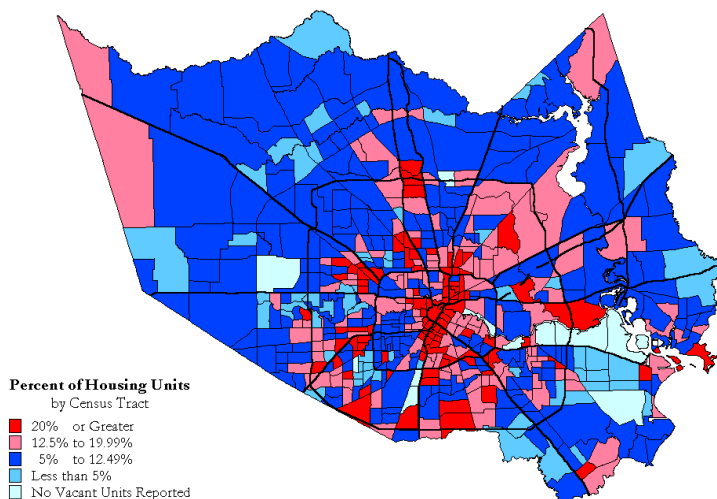
Renter-occupied units comprise a major portion of the housing stock in several incorporated areas of Harris County, particularly within the I-610 loop, along the Gulf Freeway (I-45 South), along the Southwest Freeway (I-59 South), and west of Houston Intercontinental Airport.

Vacancy

Vacancy rates in housing are often an indicator of the saturation of the total housing stock. High vacancy rates, especially in concentrated areas, often lend itself to vandalism and vagrancy in a community. It may also mean that the demand for housing in a particular community is low and can cause depressed housing values for all housing in that area. On the other hand, low vacancy rates may indicate a strong housing market but at the same time may mean that not all housing needs are being met when other indicators such as increased housing cost is present. For example, if vacancy is low and housing cost is increasing, low-income households may be moving into substandard housing or creating overcrowded housing situations.

The 2006 American Community Survey reports that there are 163,849 vacant housing units in Harris County; which represents an 11.2 percent increase in the number of vacant units since 1990. Of the number of vacant units in 2006, 11.1 percent are for rent, 11.1 percent for purchase, and 6.3 percent for seasonal, recreational, or occasional use. Map 3.7, Housing, Percent Vacant in 2000, shows that vacancy rates are much higher in older sections of incorporated Harris County.

Map 3.7 Percent Vacant in 2000



Demand

Demand for housing is affected by many market and demographic conditions. Analysis of demographic trends reveal that population growth, change in household composition, income and local economy will affect the demand for housing in the Harris County area. Specifically, the following trends will be the guiding force behind the demand for housing in Harris County:

- Rates of population growth are expected to continue in

Source: 2000 Census of Population and Housing, Bureau of the Census

- Harris County, indicating that population will likely increase by approximately 50 percent through 2030.
- Household growth is projected to outpace population growth through this era indicating a

trend toward smaller household composition,

- The demand of the growing population consisting of an increased number of smaller households and more nontraditional household types will affect the need for more and varied housing.
- The impact of increasing low- and moderate-income households indicates the demand of housing within many income brackets, especially within lower income thresholds.
- Total sales for single-family homes prices at \$500,000 sold steadily, representing a 19.3 percent increase from December 2001.

In summary, the demand for housing will likely continue to support a thriving housing market. However, the trend of high-end luxury homes selling at \$500,000 or more has increased and continues to create a stress on the housing market. The median price of single family homes in November 2002 reached \$133,000, representing an 7.5 percent increase from last year's \$123,000 highest median price. The key to meeting this demand will be to provide housing products for a diverse population.

Special Issues in Housing

Overcrowding

The ability to which the housing market is responding to specific household needs is often measured through overcrowding. HUD defines overcrowding as the condition where there are more than 1.01 persons per room. Overcrowding is often a problem for large and “extended” households (five or more persons), when the housing market fails to provide an adequate supply of housing units with three or more bedrooms. Affordability is also an issue that increases the likelihood of overcrowding. Analysis of the current Harris County housing development trends, particularly multi-family development, shows that the market is pumping out an abundant supply of one- and two bedroom housing units in response to estimated and projected increase of smaller households. However, the market's response to meet the needs of smaller households has created a void in meeting the needs of large households, thus enhancing the issue of overcrowding. In 2000, there were 157,039 overcrowded housing units in Harris County, 13 percent of the total housing stock. The majority of these overcrowded units are multi-family units.

Table 3.12, Multi-Family Housing Units According to Bedroom Size represents only 4 percent of the multi-family housing stock has four or more bedrooms with a 23.1 percent occupancy. While two to three bedrooms units comprise 57.2 percent with a 61.3 percent occupancy. As a result, overcrowding is likely to happen because of the lack of four or more apartment units.

Table 3.12 Multi-Family Housing Units According to Bedroom Size

| Bedrooms | Renter-occupied housing units | Total occupied housing units |
|--------------------|-------------------------------|------------------------------|
| No bedroom | 1.3% | 0.6% |
| 1 bedroom | 37.5% | 15.1% |
| 2 or 3 bedrooms | 57.2% | 61.3% |
| 4 or more bedrooms | 4.0% | 23.1% |

Source: Real Estate Center Market Overview 2007

Special Housing – Hurricane Katrina

According to the O'Connor & Associates report, "Impact on Houston Multi-Family," throughout 2004, Houston/Harris County's apartment occupancy levels were trending downward. This was a result of overbuilding in the market, sluggish job growth, and record low mortgage rates. Occupancy bottomed out in the first quarter of 2005 at 86.33 percent. The market posted small gains in the second quarter as the resident's economic situation strengthened. In September 2005, the effects of Hurricane Katrina on the apartment market came to light, as occupancy immediately jumped more than 3 percentage points in one month, climbing above the 90 percent mark to 90.41 percent. As evacuees make their way out of hotels, shelters, and friends' homes, with many taking advantage of the 12-month apartment voucher program, occupancy continued to climb over the next three months. Occupancy peaked in December 2005 at 91.69 percent.

Since then, many evacuees with the financial ability have made their way back home, resulting in occupancy steadily declining. During the first quarter of 2006 registered 91.06 percent overall occupancy fell further to 90.28 percent during the second quarter. Third quarter 2006 figures indicate that occupancy has once again fallen below the 90 percent mark, to 89.7 percent.

However, according to the O'Connor & Associates, "Houston Apartment Market Update," construction activity is picking back up following a brief reprieve in 2005. 2006 is promising to be another active year, as half way through the year, 10 projects with 3,454 units were already completed, and an additional 28 projects containing 11,795 units are underway.

The far west sector is bringing the most units to the apartment market. The ever-expanding Woodlands area continues its steady pace of apartment construction. The combination of aggressive development and further Katrina evacuee vacancies will undoubtedly contribute to the increasing softness of the Houston/Harris County apartment market.

The issue of overcrowding is further increased the need for affordable housing. Large households that earn low-income may often opt for older housing that is more affordable due to age and condition, but is often much too small for their space needs. According to the census, the average monthly rent for three-bedroom units in the Greater Houston housing market area was between \$750 and \$999 in 2006. For a low-income family of five or more persons a rent at this cost may pose a housing burden. For a family making an average annual income between \$10,000 and \$19,999, 35 percent or more of their income goes towards household rent.

Family Income and Housing

The ability to which the housing market is responding to household income needs is another factor affecting housing availability. To adequately meet the housing needs of all households, housing products must be available at a wide variety of prices. Due to current market conditions and strong higher-end housing demands, housing development in Harris County primarily meets the needs of higher income households. For reasons, such as, perception, low profit margins, and lack of financing products, the development and availability of low-income housing is not adequate to meet the needs of the low-income population.

However, we are still experiencing a shortage of subsidized housing especially for a county of this size. In total, approximately eight percent of the multi-family housing stock is available specifically for low-income persons in the service area. Map 3.20. Multi-Family Low Income Housing denotes the locations of low-income multi-family housing projects according to service area. Although, the total number of affordable housing units available to low and moderate-income persons is not expected to decrease over the next 3 years; five out of six low-income families, who qualify for government housing assistance do not receive it because of the shortage of subsidized housing.

A study of rents done by the National Low Income Housing Coalition, for extremely-, low- and moderate-income families found that families are commonly paying rents far above their means. According to Table 3.13 many of these families receiving modest hourly wages are virtually priced out of the housing market. If a family has an income below the poverty level, their income isn't even close to adequate to rent a place of moderate cost and quality. In Harris County there are 537,565 renter households. Among the very low-income families who earn less than half of the median family income, 42 percent pay more than one-half of their income for rent.

Table 3.13 Fair Market Rent values

| Rents | 2000 | 2003 | % Increase |
|-----------------------------|-------------|-------------|-------------------|
| Efficiency fair market rent | \$426 | \$514 | 20.7% |
| 1 bedroom fair market rent | \$479 | \$578 | 20.7% |
| 2 bedroom fair market rent | \$620 | \$747 | 20.5% |
| 3 bedroom fair market rent | \$864 | \$1042 | 20.6% |
| 4 bedroom fair market rent | \$1018 | \$1227 | 20.5% |

Source: U.S. Department of Housing & Urban Development: www.hud.org

Source: HUD Assisted Apartments in Houston, Texas, U.S. Department of Housing and Urban Development, Houston Area Office

Table 3.14 Income Needed To Pay Rent Houston/Harris County

| | |
|---|-----------------|
| Median renter income | \$28,020 |
| Percent of median income to afford 1 bedroom | 63.1% |
| Percent of median income to afford 2 bedroom | 81.8% |
| Yearly income needed to afford 1 bedroom unit | \$17,680 |
| Yearly income needed to afford 2 bedroom unit | \$22,920 |
| Percent unable to afford 1 bedroom | 32% |
| Percent unable to afford 2 bedroom | 40% |

Source: National Low Income Housing Coalition: www.nlihc.org: 04/15/03

Despite the large and growing demand for more affordable units, the housing market is not responding to the acute needs of lowest income renters. The private market stock of low-income affordable rental units fell by more than 25 percent by 2006. In Houston/Harris County alone, the stock of privately owned very low-income rental units fell 28 percent, a net loss of over 136,000 affordable housing units.

Low-income or affordable single family, owner-occupied housing comprises a much smaller percentage of the housing available to low-income persons. In 2000, these types of developments offer single-family housing at purchase prices below 80 percent of the area median housing

value.

Low-income or affordable single family, owner-occupied housing comprises a much smaller percentage of the housing available to low-income persons. In 2006, these types of developments offer single-family housing at purchase prices below 80 percent of the area median housing value. Map 3.27, Single Family Low Income Housing Developments, denotes the locations of low-income affordable housing developments in the Harris County service area.

5-Year History of Affordability

From years 2000 through 2006, there was a steady increase in both median family income (MFI) and median price of a single-family home. According to this analysis, housing affordability for the general population has not significantly changed over the last five years. However, while the MFI seems to be growing in proportion to the cost of single-family housing, there is an increasing affordability gap for individuals and families making less than the median income for Harris County (see Table 3.35).

Cost of Single-Family Homes

The median cost of a single-family home has significantly increased over the past 10 years. However, the modest increases in income have not been able to match this sharp increase in housing cost. Single-family homes have become less affordable for families making less than the median income.

According to the Houston Association of Realtors, the median price of a single-family home is \$157,000 (August 2007). The median monthly mortgage payment for a single-family home in Harris County is approximately \$1,551 (1 percent of the cost of the home). Housing experts, including HUD, have determined that no more than 30 percent of a households income should be used for housing costs-Affordability Level. As seen in Table 3.15, for those making 80 percent or lower MFI in Harris County, the monthly home-mortgage payment is much higher than the affordability levels. In fact, the affordability level for very low-income families is less than half the mortgage payment.

Table 3.15 Single-Family Home Affordability Analysis – 2000- 2007*

| | | 2000 | 2003 | 2007 |
|-------------------------------------|---|---------|---------|---------|
| | Median Cost of Single Family Home | 115,000 | 136,050 | 157,000 |
| | Mortgage Payment (1% of Total Housing Cost) | 1,150 | 1,361 | 1,570 |
| | | | | |
| 30% of MFI | Very Low-Income (30% MFI) Limits | 17,010 | 17,900 | 18,300 |
| | Monthly Income | 1418 | 1491 | 1525 |
| | Monthly Affordability Level | 425 | 447 | 458 |
| | Monthly Affordability Deficit | 725 | 914 | 1112 |
| | | | | |
| Very Low-Income (50% of MFI) | Low-Income (50% MFI) Limits | 28,350 | 29,800 | 30,500 |
| | Monthly Income | 2363 | 2483 | 2542 |
| | Monthly Affordability Level | 709 | 745 | 763 |
| | Monthly Affordability Deficit | 441 | 616 | 807 |
| | | | | |
| Low-Income (80% of MFI) | Moderate-Income (80% MFI) Limits | 45,360 | 47,700 | 48,800 |
| | Monthly Income | 3780 | 3975 | 4067 |
| | Monthly Affordability Level | 1134 | 1193 | 1220 |
| | Monthly Affordability Deficit | 16 | 168 | 350 |

*Affordability figures based on Median Family Income Limits for a Family of Four

monthly mortgage payments can buy a home with little or no cash up front. As reported in The State of the Nation's Housing 2001, mortgage loans to low-income homebuyers "shot up 97 percent between 1993 and 2000, increasing their share of total home purchase loans from 26 percent to 32 percent."

However, the new homeowner may be unprepared for the ongoing responsibilities of ownership and could end up losing the home. There are a number of factors that can turn the American dream of homeownership into a nightmare for low-income households:

- Loss of Household Income
- Home Maintenance, Repair, and Utility Costs
- Increase in Property Taxes
- Increase in Non-housing Expenses
- Poor Financial Management Skills
- Predatory Lending
- Significant interest rate increases

➤ Increase in homeownership insurance

While homeownership can provide tremendous benefits, it is important to make sure that low-income people go into homeownership with their “eyes wide open.” If homeownership is not the best option for a family, they should not pursue homeownership.

Making Priorities for Housing Assistance

When making decisions regarding which Harris County residents have the greatest need for housing assistance, income and household size are the two most important factors. As the monthly rent or mortgage payment rises above 30 percent of the family’s monthly income, it becomes increasingly difficult to be able to afford decent housing. And as family size increases, the need for more bedrooms often causes monthly housing costs to become unbearable. Table 3.16 shows specific incomes according to household size, and income level, relative to median family income (MFI).

Table 3.16 FY 2007 Median Family Income by Household Size – Houston PMSA

| Family Size | Number of Persons in Household | | | | | | | |
|-------------|--------------------------------|----------|----------|----------|----------|----------|----------|----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 30% limits | \$12,800 | \$14,650 | \$16,450 | \$18,300 | \$19,750 | \$21,250 | \$22,700 | \$24,150 |
| 50% limits | \$21,350 | \$24,400 | \$27,450 | \$30,500 | \$32,950 | \$35,400 | \$37,800 | \$40,250 |
| 80% limits | \$34,150 | \$39,050 | \$43,900 | \$48,800 | \$52,700 | \$56,600 | \$60,500 | \$64,400 |

Source: U.S. Department of Housing and Urban Development Housing Program Income Limits for Houston MSA

In calculating housing affordability for small and large families, the income levels for small and large families were averaged. From these income levels, the monthly affordability factor (or how much a family can afford to pay per month for housing) can be found by taking 30 percent of the family’s monthly income. When the affordability factor is compared with the Fair Market Rent prices for small or large housing units, it is easy to see that the burden of housing costs are heaviest for larger families with lower incomes (Tables 3.17 and 3.18).

Table 3.17 Monthly Affordability Factor - 2007 (30% of Monthly Family Income)

| MFI | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | 6 persons |
|-----|----------|-----------|-----------|-----------|-----------|-----------|
| 30% | \$320 | \$366 | \$411 | \$458 | \$494 | \$531 |
| 50% | \$534 | \$610 | \$686 | \$762 | \$824 | \$855 |
| 80% | \$854 | \$976 | \$1097 | \$1220 | \$1317 | \$1415 |

Source: U.S. Department of Housing and Urban Development Housing Program Income Limits for Houston MSA

Table 3.18 Harris County Fair Market Rents (FMR)*, FY 2007

| 0 BR | 1 BR | 2 BR | 3 BR | 4 BR |
|-------|-------|-------|---------|--------|
| \$569 | \$633 | \$768 | \$1,042 | \$1287 |

*In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.

The best way to tell which families are most in need of housing assistance is to calculate the size of the gap (in dollars) between monthly income and monthly housing cost, also called an

affordability deficit. So, the higher the affordability deficit, the more difficult it is for an individual or family to pay their monthly rent or mortgage payment.

Table 3.19 Monthly Affordability Rent Deficit*:

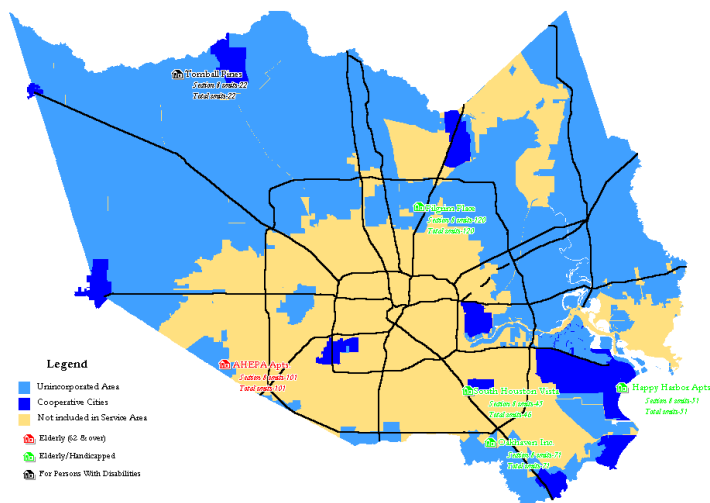
| Persons | 1 | | 2 | | 3 | | 4 | | 5 | | 6 |
|----------|------|------|------|------|------|------|------|------|------|------|------|
| Bedrooms | 0 | 1 | 1 | 2 | 2 | 3 | 2 | 3 | 3 | 4 | 4 |
| 30% MFI | -249 | -313 | -267 | -402 | -357 | -631 | -310 | -584 | -548 | -793 | -756 |
| 50% MFI | -35 | -99 | -23 | -560 | -82 | -356 | -6 | -280 | -218 | -463 | -432 |
| 80% MFI | 285 | 221 | 343 | 208 | 329 | 55 | 452 | 178 | 275 | 30 | 128 |

Monthly Affordability Deficit is the difference between monthly income of low and moderate-income families (of small and large related household sizes) and the monthly affordability factor for the respective household characteristics.

As seen in Table 3.19, there are substantial deficits between a monthly income of low-income levels and the price of decent, safe, and sanitary housing. According to this analysis, households with the greatest affordability challenges are those of Large Related making 30 percent of MFI, Small Related making 30 percent of MFI, and Large Related making 31 – 50 percent of MFI, respectively.

These family types obviously face the greatest housing affordability challenges, relative to those with different household characteristics. Furthermore, as household size increases, being able to afford proper housing becomes increasingly difficult. According to the latest U.S. Census, there is limited availability for homes with 4 or more bedrooms. Furthermore, when a large family (5 or more persons) is in need of housing, overcrowding is often the result.

Map 3.8 Special Needs Low-Income Housing



Housing Affordability

Overall, housing in Harris County is becoming increasingly affordable. However, low-income individuals and families are likely finding it harder to obtain affordable housing. The ability to pay for an adequate housing unit in Harris County depends mainly on income and number of persons in the household. Housing is generally more available and affordable for individuals and small families than for large families, but income also plays an important role.

To be considered affordable, the monthly rent or mortgage payment of an apartment or house must be less than or equal to 30 percent of the monthly household income. So, for a person who makes a net income of \$15,000 per year (\$1250 per month), an affordable home is one that costs \$375 or less per month.

The cost of housing is generally easier to bear for people of a small household size (such as an individual or a family with 2 to 4 members). The difference in housing affordability for persons of small and large household sizes can be explained by two factors:

- As more children are born in a family, the parent or parents remain the only source of income for the family. So while the family size increases, the size of the housing unit must also increase. However, while housing needs increase, family income generally remains the same. Therefore, with every new child, family expenses rise and less money is available per family member.
- As the family size increases, the need for more bedroom space increases. The resulting increase in rent or mortgage payments can easily end up costing more than the family can afford. Limited availability of housing units with 3 or more bedrooms also becomes a major challenge for large families.

Affordability is measured using two factors: income and price of housing. The Texas Housing Affordability Index (THAI) gives a general picture of how affordable housing is for a person of *median* income. The THAI is the ratio of median household income to the income required to buy a median-priced home using currently available mortgage financing. For example, a ratio of 1.00 indicates that the median household income is just enough to qualify for a loan sufficiently large to purchase a median-priced home. According to the THAI, median-priced housing in the state has generally become more affordable over the past 10 years.

Table 3.20 indicates that Texas has been a highly affordable housing state for some time. The trend of increasing affordability may have peaked in 2004, however. Many of the individual metropolitan areas have a lower affordability index in first quarter 2005 than in first quarter 2004 after showing a steady increase since 1999. The lower affordability index measures generally reflect slower income growth throughout the state over the past couple of years coupled with increased median home prices and a slight increase in interest rates since 2003.

Table 3.20 Revised Texas Housing Affordability Index (THAI) Estimates for Houston, TX

| Year | Texas Housing Affordability Index |
|------|-----------------------------------|
| 2005 | 1.98 |
| 2004 | 3.02 |
| 2003 | 1.95 |
| 2002 | 1.87 |
| 2001 | 1.97 |
| 2000 | 1.85 |
| 1999 | 2.05 |

Source: Texas Real Estate Center, 2005

Public Assistance

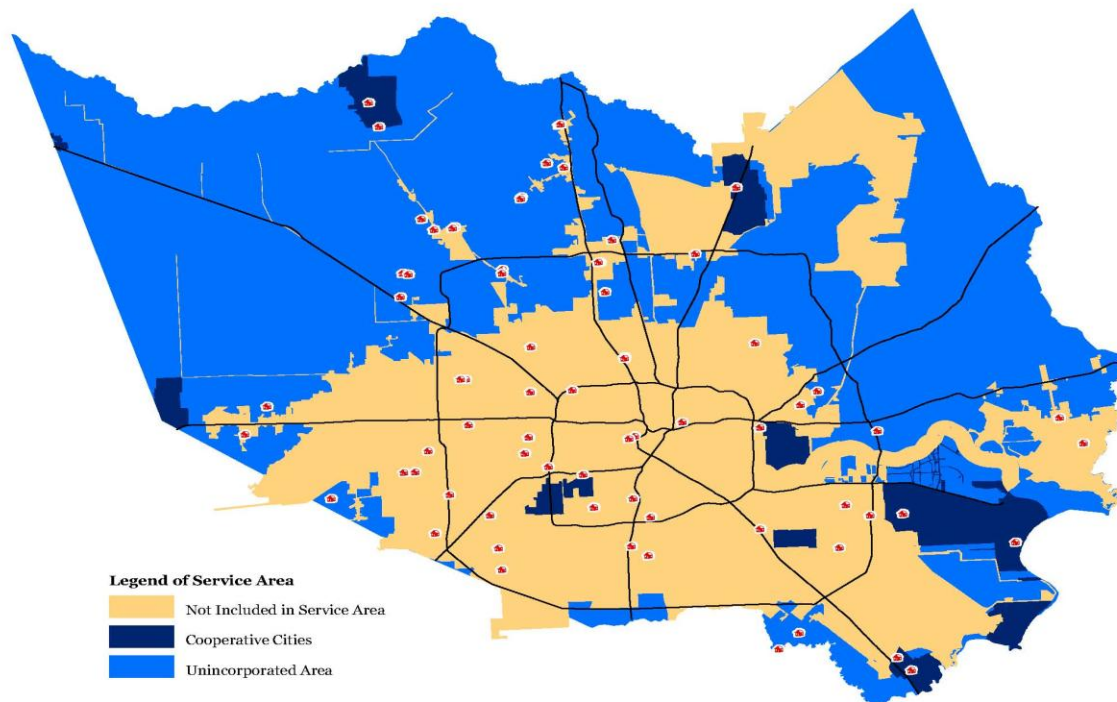
Meeting the needs of persons with disabilities is also a factor in analyzing housing availability. The availability of accessible housing units is difficult to determine, because it is up to the homeowner to provide modifications to housing to meet their needs for accessibility. Rental housing projects may offer accessible units, but the number of units may be limited. It is the objective of CSD to use rental assistance products to assist low-income persons, including the HUD defined special needs population. Additionally, affordability is also an issue in the availability of accessible housing. Persons with disabilities who are low income often do not have the funds to obtain barrier free housing.

Senior Housing

Meeting the housing needs of elderly persons is also a factor in analyzing housing availability. The growing elderly population has increased the demand for housing that meets the requirements of this particular population segment. In recent years, the housing market has responded to this demand through the development senior-only single-family and multi-family housing projects. However, many of these developments are not within affordability ranges for low-income senior citizens.

Housing needs of senior citizens often includes smaller units that have supportive services nearby or onsite. The types of housing for seniors range from multi-unit nursing facilities and group homes to single-unit master planned subdivisions. An inventory of subsidized facilities located within the CSD service area are denoted in Map 3.9 Senior Housing Facilities.

Map 3.9 Subsidized Senior Housing Facilities



Source: Senior HousingNet, www.seniorhousing.net

Affordable housing units specifically for seniors are more difficult to identify. However, HUD's Section 8 Project Based Housing along with the Section 202 Housing includes 51 subsidized housing developments for seniors.

During retirement, housing for elderly citizens becomes much less affordable due to decreased income. According to the 2006 American Community Survey, males made up 42 percent of the population 65 and older while women made up 58 percent of that population. The median age was 74.4 years of age for that population.

According to the latest U.S. Census, the median income range for householders whose age is 55 to 64 is \$50,000 to \$74,999. Income then drops dramatically for householders whose age is 65 to 74, to a median income range of \$15,000 to \$24,999. Income drops again for householders aged 75 and older, whose median income range is \$5,000 to \$9,999. When income of elderly householders is observed in relation to Table 3.21 (FY 2007 Median Family Income by Household Size), it is easy to see that for a householder in his or her late 60's or early 70's there

is a great likelihood that income has dropped to very low income levels. For householder's age 75 and older, there is a very high likelihood that income has dropped to well below HUD's extremely low-income limits (30 percent MFI). As a result, a greater percentage of their household income would go towards housing (refer to table 3.21).

Table 3.21 Gross Rent as a percentage of Household Income

| Age of Householder | Percentage Household Income |
|--------------------|-----------------------------|
| 65 to 74 | * 41.8% |
| 75 years and older | * 49.9% |

* 35 percent or more paying

As observed in the following tables (Tables 3.22 and 3.23), the total numbers of elderly owners is over five times that of elderly renters. This is encouraging not only because of the obvious advantages of persons owning housing equity, but also because of the likelihood that owners are no longer bound by monthly mortgage payments. However, by the time the home has been paid off, maintenance costs are more likely to have become substantial.

Table 3.22 Numbers of Elderly 1-and 2-Member Household Renters in Harris County

| | 1990 | 2002 Projections |
|---------------|-------|------------------|
| 0 to 30% MFI | 2,216 | 1,916 |
| 31 to 50% MFI | 1,342 | 1,252 |
| 51 to 80% MFI | 1,130 | 1,184 |
| TOTAL | 4,688 | 4,352 |

Source: Comprehensive Housing Affordability Strategy (CHAS) Data Table 1C

Table 3.23 Numbers of Elderly 1-and-2 Member Household Owners in Harris County

| | 1990 | 2002 Projections |
|---------------|--------|------------------|
| 0 to 30% MFI | 3,776 | 7,806 |
| 31 to 50% MFI | 3,570 | 6,686 |
| 51 to 80% MFI | 4,550 | 7,554 |
| TOTAL | 11,896 | 22,047 |

Source: Comprehensive Housing Affordability Strategy (CHAS) Data Table 1C

It is very likely that monthly mortgage and rental payments are no longer affordable for persons who have reached age 65 and older. In addition, it is also more likely that a householder has already paid off the mortgage purchased earlier in life. These seniors, however, often have problems with deferred maintenance on the home. For elderly householders who have not paid off their mortgage or who continue to rent, it is very difficult to make monthly payments for rent or mortgage for decent, safe, and sanitary housing.

High cost is a problem for the 30 percent of elderly households who pay more than one-third of their income for shelter. Although affordability problems affect both older homeowners and renters, renters are three times more likely than homeowners to have severe housing affordability problems. With incomes of less than \$10,000 and few financial assets they spend more than half of their monthly income on shelter costs. According to the (TDHCA), shortage of affordable housing for low-income older adults is a serious problem.

Energy costs further decreases the affordability of housing. Social Security Income (SSI) recipients spend 13 percent to 20 percent of their household budgets on home energy costs. The use of less efficient systems and appliances contributes to higher energy costs.

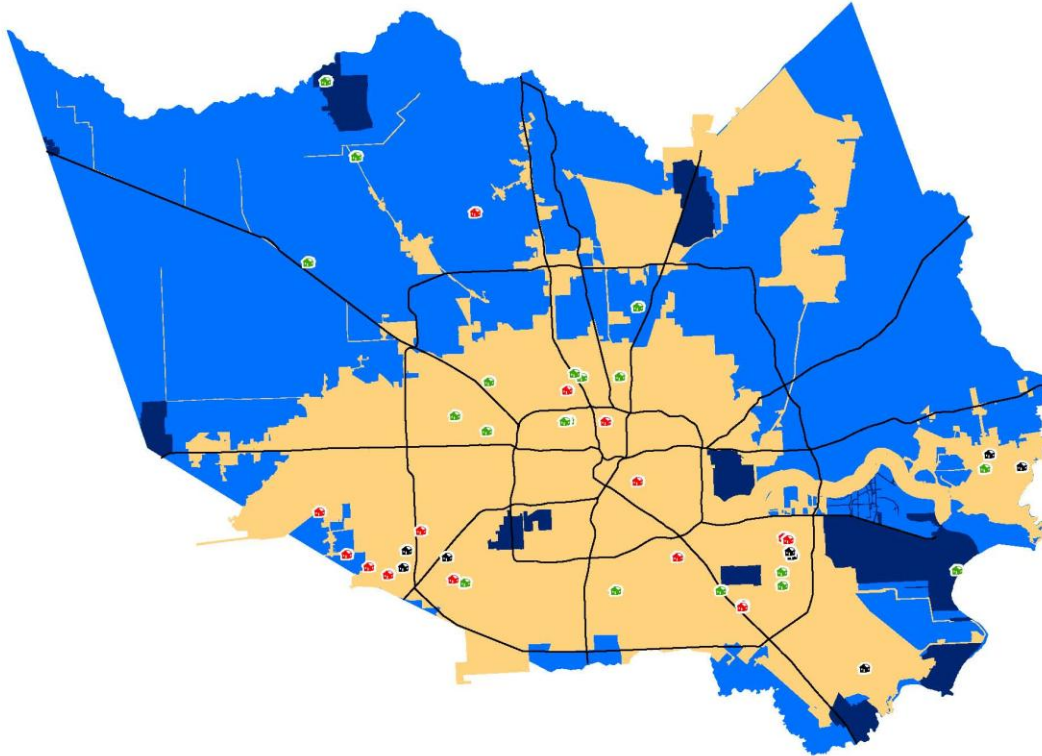
Property taxes and homeowners insurance also place a financial burden on older adults. Recent increases in homeowner's insurance have further disadvantaged older adults. Also with older adults, there are cases where the homes, both rental and owner-occupied, are in substandard condition and require repair and rehabilitation. The need for assistance with essential home repairs is more concentrated among older adults who lack both adequate income and assets. Over one-half million of these elderly households live in severely substandard dwellings that pose a threat to their safety and welfare.

Persons with Disabilities

According to the U.S. Census Bureau: ACS 2006 profile for Harris County, there were 424,659 persons age 5 and over with disabilities living in the Houston MSA. As of 2006, the percentage of disabled persons who earned incomes below the poverty level was over twice that of the percentage of the total population of Harris County with similar income levels. The median monthly earnings of men and women between 21 and 64 years of age with a severe disability, respectively is \$1,262 and \$1,000.

Many disabled persons rely solely on SSI, which is not enough on its own to reasonably pay for decent, safe, and sanitary housing. In January of 2002, the Social Security Administration's SSI program provided an individual with a monthly income of \$545 (Priced Out in 2002). In 2006, the fair market rent for an efficiency apartment was \$569 and for a one-bedroom unit was \$633. This is approximately 85 to 90 percent of monthly SSI income, which means a disabled individual whose sole income is SSI cannot even come close to affording an adequate housing unit (refer to map 3.10).

Map 3.10 Special Needs Housing



Source: Senior HousingNet, www.seniorhousing.net

Forty percent of very low-income households with a “worst-case” housing situation live with an adult family member with a disability. As a result, there are few options for housing for the disabled. In the Houston/Harris County, there are housing assistance programs available to persons with disabilities. The Section 811 program houses very low-income persons between the ages of 18 and 62 who have disabilities, including persons with physical or developmental disabilities or chronic mental illness and disabled families. The term “disabled family” may include two or more persons with disabilities living together, and one or more persons with disabilities living with one or more live-in aides. A disabled family may also include an elderly person with a disability. In Houston/Harris County there are 31 subsidized housing developments through the Section 202 Housing Program for the disabled.

Persons with HIV/AIDS

The AIDS Foundation of Houston estimates that over 1 percent of the population of the Houston/HC area is HIV positive. According to the City of Houston Quarterly HIV/AIDS Update, Texas ranks as one of the ten leading states reporting the highest number of cumulative AIDS cases among residents as of June 2007, with 24,398 cases. Houston/HC ranked as one of

the ten leading metropolitan statistical areas reporting the highest number of cumulative AIDS cases among residents as of 2005, with 24,914 cases.

Persons with HIV/AIDS generally have a more difficult time retaining employment due to discrimination and/or illness and risks of exposure to illness. These factors, combined with the high costs of health care, result in a greater likelihood for persons with HIV/AIDS to have low incomes and a greater need for affordable housing.

Housing Accessibility

Accessibility of some housing units may be hindered by income limitations, credit problems, or discrimination against the applicant. A correlation can be found between areas of high mortgage application rejection rates and minority concentration areas and persons of low- and moderate-income. As seen in Figure 3.10, the higher the minority concentration, the higher the percentage of rejected mortgage applications. This does not necessarily mean that minorities' applications are rejected on the basis of race, because other factors such as low income or bad credit may be present. However, the correlation between areas of high minority concentration and high numbers of rejected mortgage applications is strong. Figure 3.11, also illustrates that income is a possible hindrance in mortgage application approval. Geographically, mortgage denial rates do correspond to areas of lower income in Harris County service area. Map 3.26, denotes higher denial rates for the eastern and northeastern unincorporated portions of the county, areas which historically are older and lower income.

Figure 3.10 Mortgage Approval and Denial Rates by Minority Concentration

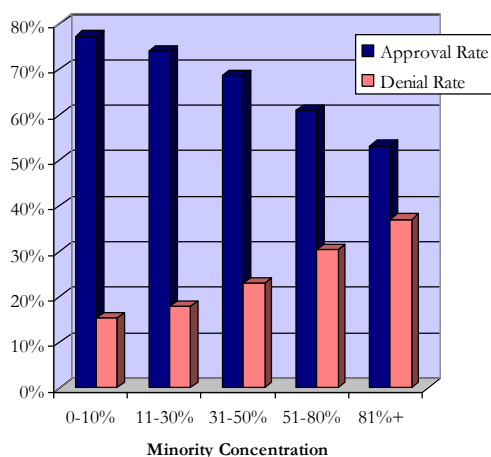
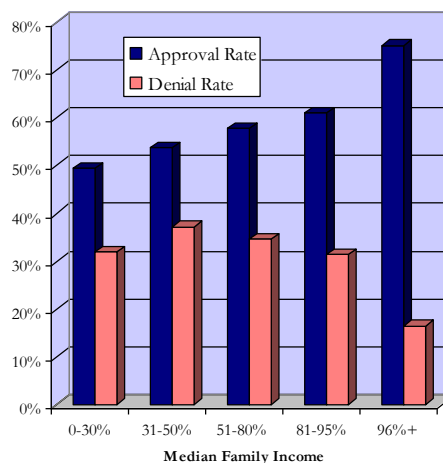


Figure 3.11 Mortgage Approval and Denial Rates by Median Family Income



Homelessness

Homelessness in Harris County, Texas, has markedly increased over the past few years. Unemployment, low job growth, and a host of other economic problems have combined to increase the homeless problem. Social problems have also contributed to rising homelessness. Harris County is affected by the increased use of illegal drugs, a rising number of low-income single parent and teen-headed households, coupled with slowly evaporating support networks. As unemployment or underemployment rises, the ability of low-income individuals to pay necessary living expenses (rent, food, utilities, etc.) declines.

According to the National Low Income Housing Coalition, the 2002 Fair Market Rent for a two-bedroom unit in Texas is \$653, a 13 percent increase over the 2001 Fair Market Rent. In Houston and Harris County, the 2002 Fair Market Rent is \$709, an 11 percent increase over the 2001 Fair Market Rent. As such, in Texas, the average person making the minimum wage of \$5.15 per hour would find it necessary to work 98 hours per week to afford funds for a two-bedroom apartment at fair market rent. More importantly, that same person would have to work 106 hours per week to afford the fair market rent in the Houston/Harris County community. Combine these figures with the added burden of childcare, healthcare, and other living expenses; it is understandable how individuals and families may slip into the crevices of homelessness and despair.

The homeless population in Harris County may be separated into eight (8) distinct subpopulations: chronic substance abuse; seriously mentally ill; dually diagnosed; veterans; persons with HIV/AIDS; victims of domestic violence; youth; and other.

Chronic Substance Abuse/Mental Illness

The unmet need for chronic substance abusers is forty-five percent (45%) in Harris County for individuals. The Homeless Service Demands 2002 Survey by the Coalition for the Homeless of Houston/Harris County found that of the sub-populations most likely to be turned down for services in Houston, sixty-one percent (61%) were chronic substance abusers. As such, the needs of the homeless substance abuser are clearly profound.

Dual Diagnosis

A study by TCADA entitled the *Need in Texas for a Range of Services for Chemically Dependent Adults*, by Jane Carlisle Maxwell, Ph.D. (1998) defines dual diagnosis as “a term referring to individuals who are substance dependent and also have a severe, persistent mental disorder such as depression, bipolar disorder, or schizophrenia, among others. The National Comorbidity Study in the Journal of the American Medical Association (1990) found that the rate of substance problems among individuals in the general population who had a mental disorder was twice as high as the rate among those with no mental disorder. It also found that the rate of mental disorders in individuals with a substance problem was also twice the rate of those without substance problems.

The *2000 Texas Survey of Substance Use Among Adults* found that adults with substance abuse problems and those who were dependent on drugs were more likely to report mental health symptoms. Twenty-four percent of substance abusers and 49 percent of individuals dependent on

substances had mental health symptoms. As such, those with mental health problems were almost twice as likely- 28 percent as those who did not have mental health problems, 15 percent to have a substance use disorder, primarily substance dependence. A total of approximately 5.8 percent of Texas adults, or approximately 868,000, can be considered to have had problems with substances and their mental health within the past year.

Veterans

The U.S. Department of Veterans Affairs (VA) has found that approximately one-third (1/3) of the adult homeless population have served in the United States Armed Forces. There are currently approximately 250,000 veterans (male and female) living in shelters or on the streets. It also estimates that almost twice as many may experience homelessness at some point during the course of a year. Still other veterans exist on the fringes of homelessness because of a lack of support from family and friends, and poor living conditions in overcrowded or substandard housing. The number of homeless Vietnam era veterans is greater than the number of service persons who died during that war. Finally, a small number of Desert Storm veterans are also appearing in the homeless population. According to the analysis, the overwhelming majority of the homeless veteran population are men (only 3% women). Approximately 45 percent of homeless veterans suffer from mental illness, and a little more than 70 percent suffer from alcohol or other drug abuse problems. About 56 percent of the homeless population is African-American or Hispanic.

Victims of Domestic Violence

The number of domestic violence incidents in Harris County is alarming. The Harris County Domestic Violence Coordinating Council (herein “the Council”) estimates that every there is one domestic violence incident reported to a police department in Harris County every 20 minutes. It notes that this corresponds to three (3) domestic violence events occurring every hour in Harris County. Because many domestic violence incidents are not reported, the Council notes that the actual number of events may be as high as six per hour. According to the Council, women in Harris County between the ages of twenty and thirty-nine have the highest rate of reported incidents of domestic violence. It also noted that there is an annual average of 4,069 children (15%) children below the age of twenty that are victims of domestic violence.

Youth

According to the National Coalition of the Homeless Fact Sheet Number 11, entitled “*Homeless Youth*”, homeless youth is defined as individuals under the age of eighteen who lack parental, foster, or institutional care. They are often referred to as “*unaccompanied youth*”. According to the U.S. Conference of Mayors Report, unaccompanied youth account for 3 percent of the homeless population. In the United States, the homeless youth population is estimated to be approximately 300,000 people each year (Institute for Health Policy Studies).

Homeless youth face a multitude of problems living on the street. As a result of their age, homeless youth have few legal means to earn enough money to meet basic needs. As a result, many homeless youth are at a high risk of acquiring HIV/AIDS, because they must often exchange sex for food, clothing, and shelter. The Fact Sheet indicates that HIV prevalence studies anonymously performed in Houston found a median HIV-positive rate of 12.9 percent for homeless persons under age 25. (Marjorie Robertson, *Homeless Youth on Their Own*) Homeless

youth often suffer from severe anxiety and depression, poor health and nutrition, and low self-esteem. They may also experience problems attending school because of a lack of proper records, legal guardianship requirements, residency requirements, and a lack of transportation.

Elderly

Another homeless subpopulation that deserves serious mention is the homeless elderly. The National Coalition for the Homeless Fact Sheet Number 15 entitled “*Homelessness Among Elderly*”, defines the “*older homeless*” as those persons aged 50 and over who have fallen between the cracks of society, not old enough to receive Medicare, but because of poor diet, physical health, and severe living conditions, may resemble someone much older. Homelessness among elderly persons is mostly the result of the evaporating availability of affordable housing and poverty among the aging. Of the 12.5 million persons in households identified by HUD as having “worst case housing needs,” 1.5 million are elderly people. Among very-low income households, households with an elderly head of household have nearly a one in three chance of having worst case needs.

Many elderly in Harris County live just above the poverty line, surviving off of meager Social Security and private pension payments. With less income for basic necessities as food, medicine, and health care, they are particularly vulnerable to homelessness. Elderly who become homeless may find themselves in an unending cycle of disparity, unable to work or gain income via other means that a younger, healthier person may find available. Couple this with the premise that because the homeless elderly find mobility difficult and often distrust crowds at shelters, they are more likely to sleep on the street. Older homeless persons are more likely to suffer from a variety of health problems, including chronic disease, high blood pressure, and functional disabilities, than other homeless persons.

SUMMARY OF IMPEDIMENTS TO FAIR HOUSING

The following illustrates the impediments that were identified in the Fair Housing Plan, Analysis of Impediments.

Overt Discrimination

Overt discrimination is one impediment that most often denies fair housing opportunities to persons who are lower income or minority. Discrimination occurs when certain groups are denied certain opportunities. The Advisory Task Force summarized the following as ways individuals are overtly discriminated against in housing choice:

- Racial Steering
- Denial of Apartment Showings
- Charging higher rents to persons that are minority and/or lower income

Financing

Banks and mortgage institutions were also cited for their lack of involvement in creating housing opportunities for lower income groups and minorities. These groups have also been targets of predatory lending practices.

Insurance Discrimination

Insurance companies can also compound the problem of redlining in lower income minority areas. When banks determine an individual borrower to be worthy of a mortgage loan, the insurance company may deny the loan based on a variety of factors that include:

- Age of the Housing Stock in the neighborhood
- Appraisal value of the comparable homes
- Condition of the housing stock, and
- Frequency of crime in the area

These factors have a disproportionate impact on older lower income communities where a majority of minorities and lower income persons reside.

Community Pressure

Many neighborhood based organizations and community groups have rallied against the idea of low- income developments. Because of the negative impressions often associated with the people that will live in these developments. Several fears were identified that are associated with the “NIMBY” (Not In My Backyard) attitudes including:

- Property values will decrease
- The rate of crime will increase
- Service and retail outlets will leave
- Cultural norms associated with people who live in these developments will supplant existing neighborhood character
- Public services will decrease

Public Policy Issues

Public policy issues impacting housing-cost burden include fees assessed by water and sewer service districts serving subdivisions in the unincorporated area. Additionally, each of the

cooperative cities in the service area have various land-use regulations which may impact the cost of area housing. Finally, private sector deed restrictions utilized by a number of subdivisions may place an undue burden on extremely low-, very low- and low-income households.

STRATEGIES TO ADDRESS IMPEDIMENTS TO FAIR HOUSING CHOICE

The 2008 analysis indicates that Harris County is committed to promoting fair housing choice in an affirmative manner. Also, Harris County recognizes that barriers to fair housing exist and will pursue the following strategies to continue to “affirmatively further fair housing choice.” They are listed as follows:

Strategy One: *Aggressively enforce and enhance existing fair housing laws.*

To continue the enhancement of the principles of Fair Housing, CSD and its subrecipients should undertake an aggressive fair housing program that includes:

- Information on fair housing issues
- Public Education, particularly during National Fair Housing campaign events
- Counseling
- Conciliation
- Referral and follow-up for fair housing compliance and/or redress
- Pro-active rental testing for fair housing compliance

Strategy Two: *Eliminate discriminatory lending.*

The County should investigate methods to encourage reinvestment by private lending institutions in needed areas of its jurisdiction. Public-private strategies will be developed to promote reinvestment in housing and other sectors, particularly in disadvantaged communities.

Strategy Three: *Eliminate barriers to affordable housing development.*

The County should work to educate community groups about the benefits of affordable housing development at the front end of the development so they can have empowering input in the development process. In this fashion, community groups are included in the overall process. CSD continues to promote and provide technical assistance for the review and revision of land-use regulations in cooperative cities to allow for the development of affordable, accessible housing.

Strategy Four: *Encourage educational activities that promote awareness about fair housing and individuals rights about fair housing choice.*

Local public announcements should be created and sent to local media, including public television, radio, and newspapers and placed on the CSD website, particularly during National Fair Housing events. Pamphlets should also be developed and given to the general public. Additionally, posters should be sent to non-profits, civil rights groups, and community action agencies on fair housing law.

Strategy Five: *Encourage assistance to families.*

Activities should be undertaken by those entities that have a vested interest in the rental and sale of housing to lower income families. These activities could include:

- Mortgage lending counseling
- Rental maintenance counseling
- Referral programs for home seekers and renters
- Budget/credit counseling for first time homebuyers

- Foreclosure/forbearance assistance
- Emergency Housing assistance

SURVEY RESULTS AND ANALYSIS

Survey Administration

As part of the Public Participation requirement of the Consolidated Plan, residents, non-profit service providers, business, faith based organizations and local officials were asked to develop strategies and solutions to further fair housing choice. Some of the topics discussed included:

- Assisting homeless persons obtain affordable housing;
- Assisting persons at risk of becoming homeless;
- Retention of affordable housing stock;
- Increasing supportive housing that includes services for persons with special needs including persons with HIV/AIDS.
- Increasing availability of affordable housing particularly for low-income residents, disadvantaged minorities, disabled, seniors, and families.
- Increase homebuyer education and opportunity.

A survey was also developed and mailed to housing provider organizations throughout Harris County. These organizations provide housing related services to low-income persons, veterans, homeless, disabled, and seniors. Organizations that did not respond were called and their survey results were documented.

Survey Question Comments

Based on the survey results, listed below were the main issues that Harris County residents experienced relating to fair housing. They are as follows:

1. Discrimination among homeless, veterans, immigrants, Hispanic clients and the low income.
2. Fair Market Rents too high, not affordable for persons earning minimum wage.
3. Housing Discrimination for large families and single mothers.
4. Bad credit and problem with qualifying for a home purchase.
5. The Section 8 waiting list too long and there aren't affordable housing units.
6. Need to promote programs to educate individuals who want to purchase a home.
7. Overcrowding in apartments.
8. Landlords discriminate based on race and income.
9. Available housing not adequate or affordable.
10. Disabled and seniors discriminated and taken advantage of.
11. Homeless are often left out.
12. The Fair Market Rents as per HUD are unaffordable to people earning minimum wage.

Survey Questions and Responses

Question #1: *Are you aware of any barriers to fair housing in the community you serve?*

- Disabled and seniors are not able to get out of homes because of lack of handicap ramps.
- Need educational home buying programs.
- Homeless persons are turned away from housing.
- Many housing providers impose different terms and conditions for families with children and immigrants than for others.
- Clients have indicated a communication barrier and lack of Spanish speaking representatives.
- Many landlords discriminate based on family size or against single mothers.
- Lack of affordable housing for low income residents.

Question #2: *Are you aware of any alleged or actual instances of housing discrimination in your community based on race, color, religion, sex, national origin, family status or disability?*

- Fathers with children or families with children, boys over age 8 are hard to place in shelters.
- Our agency has investigated hundreds of complaints and has forwarded over 30 enforcement proposals to HUD.
- Lenders would rather finance manufactured homes for low-income residents than for on site homes.
- Against large families and single mothers with more than one child.

Question #3: *Has your client population experienced problems locating affordable rental housing?*

- Affordable housing is not adequate, decent, or available in Harris County.
- The waiting list is too long and many wait for years and are never called.
- The Fair Market Rents as per HUD are unaffordable to people earning minimum wage.
- Many minority residents have to have three times the income to qualify on applications.

Question #4: *Has your client population experienced problems being directed to a particular neighborhood when expressed an interest in living in another?*

- This happens often because affordable housing is scarce.
- Complaints have come in alleging flat out denials of availability of housing in certain areas.

Question #5: *Has your organization had any complaints alleging housing discrimination that your organization has received and/or referrals that your organization has made?*

- A few complaints for instances where clients paid rent and landlord disconnected utilities and locked clients out of residence.
- My organization has received over 200 complaints for housing discrimination since 1999.
- Instances where units have been promised and when time to sign a contract the units were no longer available.
- Housing discrimination against certain ethnic groups.

Question #6: *Describe trends or patterns that have developed regarding impediments to fair housing and possible causes for these trends/patterns.*

- Processing or housing is usually slow.
- From their perspective, choice is limited, especially choices in the inner city are limited.
- Only thing preventing clients from getting a home is credit. Sometimes they had a medical problem or lost a job.
- A lot of people have higher debt to income ratio - need credit repair education.
- The homeless population is very transient. They usually don't vote regularly therefore they are forgotten!
- The lack of accurate information in languages other than English in the housing provider community.
- Several families living in one apartment due to immigrant status.
- Credit - some people have not been in this country very long and run into credit problems.
- Affordable housing - clients are subject to discriminatory actions- credit history, income requirements.
- Rising prices of housing have pushed up unit costs beyond reach.
- Permanent housing for low-income residents is hard to find.
- Affordability is a big problem in many communities because they don't have mixed income communities.
- There is economic and racial discrimination.
- There is a lack of government interest in supporting a planned Houston with Zoning.
- If financing is approved, many clients are given high interest loans.
- There are housing fairs - attempts by HUD, Harris County Office of Housing and Economic Development, and City of Houston - outreach is phenomenal. However, a large amount of the population does not have a clue about the outreach.
-

Question #7: *Please describe any impediments to fair housing choice in your community and/or any ideas for furthering fair housing choice.*

- Fair housing needs to be available in all areas. Transportation is a problem.
- Prevent streamlining the processing by allowing approved lenders/mortgage companies to handle all processing.
- Harris County DAP program is doing a good job in providing down payment assistance.
- Initial steps taken by community to make housing education a priority.
- Provide more housing projects for homeless persons to decrease homelessness.
- Provide all housing data in other languages besides English.
- Many clients not informed about resources to help in providing fair housing.
- Provide more down payment assistance programs.
- Affordable, safe, and sanitary units are hard to locate in many areas. Encourage developers to build affordable housing through incentives.
- Provide higher quality housing for persons with disability and the low-income.

Question #8: *Has your client population experienced any other unfair housing treatment not mentioned above?*

- Basically clients are discriminated against due to being homeless, and other issues such as race, religion, etc. are secondary.
- Biased treatment in the sale of manufactured homes.
- Provide more credit counseling and programs such as IDA-Individual Dividend Accounts.
- Insufficient number of handicapped rental units.
- Most complexes will not accept anyone with a felony conviction, regardless of the length of time.

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APPENDICES

Survey Instrument

Analysis of Impediments to Fair Housing Choice Survey

As an integral part of the Consolidated Plan, the Analysis of Impediments to Fair Housing Choice (AI) helps to identify barriers and the necessary actions taken by the county. The primary function of the AI is to provide essential and detailed information to policymakers, administrative staff, and advocates of fair housing. All jurisdictions receiving the Department of Housing and Urban Development (HUD) funds are obligated to fulfill this requirement. The Office of Housing and Economic Development (CSD) serves as the lead agency in the county's implementation of the Consolidated Plan Analysis of Impediments to Fair Housing Choice.

Please take a few minutes to give us your opinions and return by Friday, September 21, 2007 to the Community and Economic Development, 8410 Lantern Point, Houston, TX 77054. Attach additional pages if needed to fully answer the questions. Thank you!

| | Questions | Yes | No |
|----|---|-----|----|
| 1. | Are you aware of any barriers to fair housing in the community you serve? | | |
| | Comments: | | |
| | | | |
| 2. | Are you aware of any alleged or actual instances of housing discrimination in your community based on race, color, religion, sex, national origin, family status or disability? | | |
| | Comments: | | |
| | | | |
| 3. | Has your client population experienced problems locating affordable rental housing? | | |
| | Comments: | | |
| | | | |
| 4. | Has your client population experienced problems being directed to a particular neighborhood when expressed an interest in living in another? | | |
| | Comments: | | |
| | | | |
| 5. | Has your organization had any complaints alleging housing discrimination that your organization has received and/or referrals that your organization has made? | | |
| | Comments: | | |
| | | | |
| 6. | Describe trends or patterns that have developed regarding impediments to fair housing, and possible causes for these trends/patterns. | | |

| | | | |
|----|---|--|--|
| | Comments: | | |
| | | | |
| 7. | Please describe any impediments to fair housing choice in your community and/or any ideas for furthering fair housing choice. | | |
| | Comments: | | |
| | | | |
| 8. | Has your client population experienced any other unfair housing treatment not mentioned above? | | |
| | Comments: | | |
| | | | |

We greatly appreciate your help!